

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13

TRACIE UPCHURCH : 11-17065AMC

**PROPOSED MODIFIED CHAPTER 13 PLAN dated August 3, 2016**

**TO THE CLERK OF THE BANKRUPTCY COURT:**

The Debtor's Chapter 13 Plan shall read as follows:

1. All debts are provided for by this Plan. Only creditors holding claims duly proved and allowed shall be entitled to payments from the Trustee.

2. The Debtor(s) has paid **\$22,377.72** for **FIFTY-EIGHT (58)** months of the plan. Commencing **AUGUST 2016**, Debtor(s) will pay the Trustee: **\$47.35** monthly, for the remaining **TWO (2) months of the plan**.

3. The Trustee, from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this plan.

A. Debtor's Attorney.  
**MCCULLOUGH EISENBERG, L.L.C.** **\$1,974.00**  
(ALREADY PAID)

B. Mortgage Arrears. (Regular monthly payments to be made by Debtor and to continue on the first due date after the filing of the petition.)

**BAC HOME LOANS ARREARS** **\$20,634.90**  
(Already paid \$14,045.09, THE REMAINING BALANCE IS  
**PART OF THE ALREADY COURT APPROVED LOAN MODIFICATION)**

**BAC HOME LOANS (2<sup>nd</sup> mortgage) has been paid \$3,487.36 as a secured creditor, and any remaining balance shall be paid pursuant to the Order signed by Judge Fox docketed on November 14, 2011, BAC Home Loans shall be paid pursuant to paragraph F of this Amended Plan, as an unsecured creditor**

C. Secured Claims. (A creditor's secured claim shall be net amount due as of date of filing or the value of the collateral to which creditor's lien attaches, whichever is less. Creditor shall retain its lien until the allowed secured portion of the claim is fully paid.)

All pre-petition attorney's fees and costs, and all bankruptcy-related attorney's fees and costs now or hereafter claimed by secured creditors shall be deemed paid in full under and pursuant to his Chapter 13 plan unless and until a specific application for any increments to such attorney's fees and costs shall have been timely filed with and allowed by the Court. Any such charges not specifically allowed by the Court shall be deemed as discharged upon the issuance by the Court of a discharge order.

**CITY OF PHILADELPHIA  
(Already paid in full)**

**\$179.49**

D. Priority Claims. (Unsecured claims entitled to priority under 11 U.S.C. 507 shall be paid in full follows.

E. Separate Class of Unsecured Claims. (May include co-signed debts as provided for by 11 U.S.C. 1301, including interest at contract rate.) **NONE**

F. Unsecured Creditors. **All other timely filed allowed unsecured creditors not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after full payment of the above claims.**

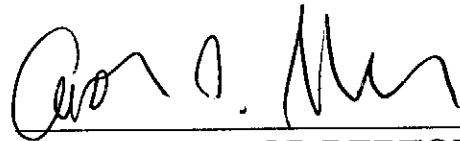
**Unsecured timely filed creditors have  
been paid a total of**

**\$873.23**

G. Leases and Contracts. The Debtor hereby assumes the following unexpired leases and executory contracts, and rejects all others. **NAME OF CREDITOR/DESCRIPTION: NONE**

H. Secured Claims - Paid directly by debtor(s): The following creditors' claims are fully secured, shall be paid directly by debtor(s), and shall receive no payment under paragraph 3 above:

I. Other Provisions: Property of the Estate shall revert to the debtor at such time that property is no longer required to fund the plan.

A handwritten signature in black ink, appearing to read "C. A. Miller", is written over a horizontal line.

**ATTORNEY FOR DEBTOR**